EXHIBIT 3

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AccessPlus® Jury Verdict Case Details

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Monthly Arbitration Reporter Published: 8/22/2014

(RFFF e/9) (10) James Martin v Marlon Haywood, Chicago Transit Authority 12M1-303228 Tried Jan. 13-14, 2014

\$30,245 Verdict after \$20,000 Arbitration Award JUDGE:

Jim Ryan (IL Cook-1st

Muni Civil)

Pltf Atty(s): Anthony R. Elman of Elman Law Group DEMAND: \$20,000 ASKED: \$46,500

Deft Atty(s): Calvin A. Townsend, II of C.T.A. Law Dept. for both defts (SELF-

INSURED) OFFER: none

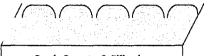
Pltf Medl:

Dr. Eduardo Smith-Singares (General Surgeon)Gary Ogurkiewicz,

D.C. (Chiropractor)

Pltf M-56 was riding his bicycle along the curb westbound on 79th St. (cross street not listed) when deft CTA bus, also westbound, moved to the curb to pick up a passenger and struck pltf on March 28, 2012 (concussion and neck/back and shoulder soft tissue injuries \$21,000 medl. expense). Defense contended pltf intentionally hit the bus with his bicycle. Verdict of \$46,530 was reduced 35% for pltf negligence.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Cook County Jury Verdict Reporter Published: 3/14/2014

(FFF 22/2)

REAR END--IMPACT CAUSES CONCUSSION AND HEADACHES TO

DENTAL HYGIENIST (1D)

Christina Pervomskaya v Sally Langan 12L-1416 Tried Jan. 16-17, 2014

Verdict:

\$38.681 (\$17.741 medical expenses; \$940 LT; \$10,000 pain & suffering;

\$10,000 loss of normal life).

Judge:

Deborah M. Dooling (IL Cook-Law)

Pltf Atty(s):

Gary W. Klages of Daniel E. Goodman

LLC (Rosemont) DEMAND: \$40,000 ASKED: \$80,000

Deft Atty(s):

John R. Bailen of Bruce Farrel Dorn & Associates (State

Farm) OFFER: \$25,000

Pltf Medl:

Dr. Olga Zarkh (Internist)

Deft Expert(s): Dr. Ian Katznelson (Neurologist)

August 13, 2010, pltf was stopped in a line of traffic on northbound Waukegan Road, Glenview, when she was rear-ended by deft's vehicle. Pltf F-28 suffered a concussion, post-concussion syndrome, headaches, and neck/back and shoulder strains (\$18,000 medl., \$940 LT 4 days as dental hygienist). The defense contended pltf was not injured to the extent claimed and some of her medical care was unnecessary.

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Publication: Settlements by Category Published: 2/1/2013

(SEEE e/13) (10) No Suit Filed. Settlement: \$75,000 (IL Cook-Law)

Pltf Atty(s): Brendan H. Kevenides of Brendan H. Kevenides P.C.

July 8, 2012 deft ran a red light on northbound Humboldt Boulevard and struck pltf as he was bicycling westbound on Cortland Street (Chicago). M-31 student cites a mild brain hemorrhage (no surgery) with post-concussive symptoms from which he recovered fully--plus various soft tissue injuries (\$34,000 medl. expense). Reportedly, pltf was riding at night without lights or reflectors on his bike. Paid by State Farm.

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Publication: Settlements by Category Published: 5/31/2013

(SEEE i/8) (1D) 10L-6478

Settlement: \$100,000 (IL Cook-Law)

Pltf Atty(s): Elizabeth Spellman Pudenz of Rogich & Richardson

July 4, 2008, pltf was a passenger in a vehicle stopped at a red light at North Avenue and LaSalle in Chicago when it was rear-ended by deft. F-54 special education instructor suffered whiplash injuries, post-concussive syndrome, and PTSD (\$88,731 medl. expense; \$3524 LT). Defense contended the symptoms were related to pltf's fibromyalgia. Paid: \$100,000 (policy) by Allstate. Reportedly, a \$250,000 UIM claim against West American Insurance is pending in Webster County, IA.

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JURY VERDICT REPORTER

Publication: Cook County Jury Verdict Reporter Published: 6/15/2012

(DDD 35/2) DEFT TURNING--CAB CRUNCHED BY CHURCH BUS MAKING WIDE

RIGHT TURN (1B)

Ahmed Abdukadir v Lee Betterton, First Baptist Church of Hammond 09L-13018 Tried Mar.

14-16, 2012

Verdict: \$50,512 after 25% off \$67,349 v both defts (\$24,649 medical expenses; \$2,700

lost income; \$20,000 pain & suffering; \$20,000 loss of normal life).

Judge: Edward Washington, II (IL Cook-Law)

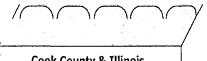
Pltf Atty(s): Michael C. Mead of Faklis & Tallis DEMAND: \$45,000 ASKED: \$77,349

Deft Atty(s): Christian W. Bartholomew of Efron, Efron & Yahne (Hammond, IN) for both

defts (Partially SELF-INSURED; Lexington Insurance) OFFER: \$23,200

Pltf Expert(s): Dr. John N. Stamelos (Orthopedist)

May 4, 2008, pltf M-25 taxi driver was driving his cab with a passenger eastbound on Fullerton Ave. approaching Milwaukee Ave. in Chicago. Deft M-33 Betterton was a volunteer for deft First Baptist Church of Hammond and was driving a full-sized school bus, also traveling eastbound on Fullerton, to pick up parishioners in the Chicagoland area and take them to the church in Hammond, IN, for Sunday service. Pltf contended he was in the right eastbound lane when defts' school bus next to him on his left and partially in the left lane turned into him while deft was attempting a wide right turn into a parking lot just west of the intersection of Fullerton and Milwaukee. The front passenger side corner of the bus collided with the front driver's side of the taxi. Pltf sustained soft tissue injuries including neck and low back strains, as well as a mild concussion; he received treatment for three months (including two months of chiropractic care) and recovered well from the injuries (\$24,649 medl., \$2,700 LT 2 months). The defense argued that the bus driver needed to make a wide right turn to get into the lot, he had his right turn signal on long before making the turn, the bus driver moved slightly into the left lane in order to make the wide turn, pltf's taxi was behind the bus before the bus started turning, pltf tried to speed around the bus through the right parking lane after the bus had already started its turn, and pltf's negligence caused the collision. Steven Bradbury, a church employee and assistant director for its bus program, who witnessed the crash, testified that the pltf was speeding and trying to speed around and pass the bus while it was turning. On crossexamination, he admitted the bus driver had the opportunity to observe the taxi and avoid the accident. Pltf's counsel reports that deft Betterton was impeached multiple times on crossexamination regarding the details of the crash.



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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Settlements by Category Published: 1/27/2012

(SDDD e/5) (1O) 09L-13364

Settlement: \$40,000 (IL Cook-Law)

Pltf Atty(s): James M. Freeman

Deft Atty(s): Alexander Sweis of McKenna, Storer for both defts (Ullico Insurance)

Allegedly, F-24 was bicycling eastbound on North Water Street near Columbus Drive (Chicago) when defts' taxi pulled out of a parking space and struck her. Pltf cites a concussion with post-concussion syndrome (\$19,934 medl. expense; \$111 LT). Taxi driver claimed that pltf ran into the side of his cab. Paid by Ullico.

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Access Plus Case Detail



Publication: Settlements by Category Published: 7/20/2012

(SDDD k/15) (3A) 09L-1985

Settlement: \$125,000 (IL Cook-Law)

Pltf Atty(s): Edmund J. Scanlan of Scanlan Law Group

Allegedly, deft cab driver struck pltf pedestrian in an Evanston crosswalk, failing to yield the right of way. F-33 student cites post-concussion syndrome and a seizure disorder, plus various soft tissue injuries (back/neck; elbow; knee--\$44,676 medl. expense). Paid by American Service Insurance.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Cook County Jury Verdict Reporter Published: 10/21/2011

DRAMSHOP--CAB PASSENGER INJURED WHEN DRUNK DRIVER RAN (DDD 1/3) STOP SIGN (1J)

Salena Becker v Zachary Lopez, Gembara Enterprises Inc., d/b/a Gem Bar Lounge 09L-2086 Tried Sep. 20-21, 2011

Verdict:

\$29,197 v Gembara (\$4,197 medical expenses; \$10,000 disfigurement; \$10,000 pain & suffering; \$5,000 loss of normal life); Lopez settled out for \$20,000 prior

Judge:

Dennis J. Burke (IL Cook-Law)

Pltf Atty(s): Kevin J. McNamara of McNamara &

Austin DEMAND: \$20,000 ASKED: \$124,197

Deft Atty(s): Mary Beth O'Brien of Lindsay, Rappaport & Postel for Gembara Enterprises

Inc., Gem Bar Lounge (Illinois Guaranty Fund) OFFER: \$10,000

July 19, 2008, pltf was a passenger in a cab traveling eastbound on Diversey Ave. when deft Lopez, driving southbound on Lakewood, blew through a stop sign and struck the taxi. Pltf F-27 lawyer hit her head in the impact, sustaining a one-inch eyebrow laceration which required sutures and resulted in a scar, a concussion, headaches, and other superficial lacerations (\$4,197 medl. bills). Lopez M-22 was intoxicated at the time of the crash and was charged with DUI; he was alleged to have been drinking at several establishments including deft Gem Bar Lounge, Pltf contended Lopez got drunk at Gem Bar. The defense argued that another dram shop which was never sued, Ginger's Ale House, was the cause of any intoxication of AIP Lopez, and pltf was not injured to the extent claimed. Defense counsel reports that the verdict is subject to a setoff of \$20,000 for Lopez's State Farm policy settlement as well as \$3,580 for Blue Cross Blue Shield medical payments.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Settlements by Category Published: 9/30/2011

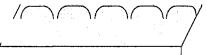
(SDDD a/4) (1A) 10L-14292

Settlement: \$116,000 (IL Cook-Law)

Pltf Atty(s): Steven J. Morton of Steven J. Morton & Associates for both pltfs

June 16, 2010 pltfs, professional movers, were operating a truck, eastbound on I-90 in Hammond when defts' westbound 1995 GMC Yukon crossed the center median causing a collision. M-40 suffered a concussion plus cervical and lumbar strains (\$60,000 settlement). M-51 cites a concussion, shoulder pain, and spinal trauma (\$56,000 settlement). Both pltfs missed work due to their injuries. Paid by Travelers Insurance.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Cook County Jury Verdict Reporter Published: 5/3/2013

CARRIER--CAB PASSENGER INJURED WHEN CAR COLLIDES WITH (EEE 29/4) TURNING TAXI (4)

Sean Fitzgibbons v Debesay Yihdego, Choice Taxi Association Inc., Zara Cab Co., Hong C. Lee 11L-10698 Tried Feb. 25-26, 2013

Verdict:

\$48,115 v all defts (\$29,615 past medical expenses; \$15,000 pain & suffering; \$3,500 loss of normal life). The jury apportioned liability 65% v Yihdego and

35% v Lee.

Judge:

Daniel Joseph Lynch (IL Cook-Law)

Pltf Atty(s): Brian W. Coffman of Coffman Law

Offices DEMAND: \$45,000 ASKED: \$59.615

Deft Atty(s): Alexander Sweis of McKenna, Storer for Yihdego, Choice Taxi Association Inc., Zara Cab Co. (Ullico Casualty); David W. Rosemeyer of Abramson,

Murtaugh & Coghlan for Lee (Farmer's) OFFER: \$15,000 total

Pltf Medl:

Dr. Richard Rabinowitz (Orthopedist)

Nov. 14, 2009, pltf was a passenger in deft Yihdego's taxicab heading to the United Center for a Chicago Bulls game. Deft M-41 cab driver Yihdego was traveling westbound on Armitage when he attempted a left turn onto the southbound entrance ramp to the Kennedy Expressway (Interstate 90), but turned in front of deft Lee's oncoming vehicle, which was eastbound on Armitage. There were no witnesses to the crash. Pltf argued that Yihdego failed to yield to oncoming traffic and/or attempted to make a left turn on a red light. Pltf contended Lee entered the intersection at a high speed, failed to avoid the collision, and/or entered on a red light. Pltf M-23 sustained a concussion, short-term memory loss, and cervical strain/sprain (\$29,615 medl. bills). Both drivers alleged the other one was at fault for causing the crash. Yihdego maintained he was waiting for traffic to clear and saw the light turn red but never saw Lee's vehicle in the intersection. Lee (M-61 dry cleaning business owner) claimed he entered the intersection on a green light and Yihdego failed to yield the right of way.

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Publication: Settlements by Category Published: 8/12/2011

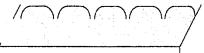
(SCCC k/27) (8) 08L-12487

Settlement: \$45,000 (IL Cook-Law)

Pltf Atty(s): Yao O. Dinizulu of Dinizulu Law Group

F-52 allegedly suffered a concussion with post-concussion syndrome plus cervical damage when she slipped/fell on a blue liquid while a guest on deft's premises. Defense argued that pltf had only soft tissue injuries. Paid by American Family Insurance.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Settlements by Category Published: 1/28/2011

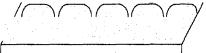
(SCCC e/7) (1D) No Suit Filed

Settlement: \$41,378 (IL, Will 12th Jud Cir)

Pltf Atty(s): Raymond C. Steadmon of Lane & Lane

Deft rear-ended M-66's vehicle on I-55 (concussion and post-concussion syndrome, \$9,718 medl. expense). Pltf's symptoms have resolved. Paid by State Farm.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Settlements by Category Published: 10/29/2010

(SCCC b/6) (1D) 08L-7805

Settlement: \$400,000 (IL Cook-Law)

Pltf Atty(s): Josephine Cullotta of Cullotta Law Offices (Glenview)

September 4, 2007 deft's truck driver rear-ended F-38 while she was stopped in the left turn lane of Dearlove Road at Milwaukee Ave., Glenview (mild traumatic brain injury/concussion/closed head injury, \$22,929 medl., \$5,031 LT as union contract negotiator). Neither vehicle had much visible property damage. Pltf accepted settlement against counsel's advice. Paid by Travelers for AH Management Group and AH Entertainers.

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JURY VERDICT REPORTER

Publication: Monthly Arbitration Reporter Published: 8/13/2010

(RBBB f/15) (1D) Andrew Guth v Lyna Nguyen, minor 08L-8234 Tried Feb. 3, 2010

\$68,766 Verdict after \$30,000 Arbitration Award JUDGE: Thomas More

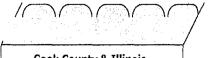
Donnelly (IL Cook-1st Muni Civil)

Pltf Atty(s): David R. McGinley of Kupets & DeCaro DEMAND: \$45,000 ASKED: \$72,000 Deft Atty(s): Anna Burr of Ripes, Nelson, Baggot & Kalobratsos (Allstate) OFFER: \$35,000

Pltf Medl: Dr. Mark Stolar (Internist)

Pltf M-38 was rear-ended by deft F-17 while stopped at the intersection of Peterson and Forest Glen on August 5, 2006. Pltf suffered a concussion with headaches and blurred vision and neck/back soft tissue injuries (\$11,700 medl., \$18,000 for 11 weeks LT, \$2000 PD). Defense disputed the nature and extent of pltf's injuries and the extent of lost wages.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Settlements by Category Published: 11/20/2009

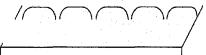
(SBBB c/6) (1D) No Suit Filed

Settlement: \$125,000 (IL Cook-Law)

Pltf Atty(s): Michael J. Goldberg and Timothy M. Whiting of Whiting Law Group

July 1, 2008 deft rear-ended M-56 (concussive symptoms with dizziness and nausea and neck/back soft tissue injuries, \$42,274 medl. expense). Expert doctors disagreed about whether or not head injury was related to collision. Paid by Country Insurance.

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Cook County & Illinois

JURY VERDICT REPORTER

Publication: Illinois Jury Verdict Reporter Published: 1/20/2012

(11 Au/4)

MEDICAL MALPRACTICE--PATIENT FALLS FROM SURGICAL

TABLE AFTER EPIDURAL (12S)

Antoinette Pinto v Victory Memorial Hospital, Dr. Eliza Diaconescu 08L-418 Tried Aug, 22-30, 2011

Verdict:

\$790,860 v Victory Memorial Hospital (\$80,860 medical expenses; \$210,000

lost income; \$250,000 pain & suffering; \$250,000 loss of normal life); Not

Guilty v Dr. Eliza Diaconescu.

Judge:

Christopher C. Starck (IL, Lake 19th Jud Cir)

Pltf Atty(s):

Margaret Morrison Borcia and Donald J. Morrison of Morrison &

Morrison (Waukegan) DEMAND: \$1,000,000 ASKED: \$700,000 +

Deft Atty(s):

Michael E. Prangle and Jacqueline B. Sharuzi of Hall, Prangle & Schoonveld for Victory Memorial Hospital (CHRPP) OFFER: VMH

\$150,000; Michael F. Henrick and Richard S. Kolodziej of Hinshaw &

Culbertson for Diaconescu (ISMIE)

Pltf Medl:

Dr. Michael DiDomenico (Neuropsychologist), Dr. Neil

Allen (Neurologist) and Dr. Oscar Giron (Internist)

Pltf Expert(s): Anne Root, R.N., 9121 Sheffield Ave., Dyer, IN (219-558-

0209) (Nursing) and Dr. William Stephen Minore (Pain Management)

Deft Expert(s): William Culver, R.N. (Nurse, Surgical) and Dr. Christopher Randolph,

Ph.D. (Neuropsychologist) for Victory Memorial Hospital; Dr. John

Prunskis (Pain Management) for Diaconescu

Pltf F-59 hospital registrar slipped and fell on ice in a parking lot in Jan. 2006, sustaining a mild concussion and lower back injury. On May 17, 2006, she underwent a lumbar epidural procedure under conscious sedation in an operating room at Victory Memorial Hospital (now known as Vista Medical Center East), performed by deft pain management specialist Dr. Diaconescu. After the procedure was completed, Dr. Diaconescu walked away from the surgical table to dictate her operative report, leaving one operating room nurse to remain with the patient prior to transport to the recovery room. However, pltf fell off the operating room table, suffering a head laceration and another concussion. At the time of this procedure, she was still suffering from headaches as a result of the previous concussion. As a result of this second concussion, pltf sustained post-concussion syndrome including permanent headaches, dizziness, cognitive impairments, memory loss, and neck pain (\$80,860 medl., \$270,000 LT 6 years). Pltf asserted defts were negligent in failing to prevent her from falling, failing to properly use a safety strap, and failing to properly monitor her while she was in the operating room under sedation. Defts denied negligence and maintained they complied with the standard

of care. The defense for the hospital contended the OR nurse properly secured the patient with the safety strap and properly monitored the patient. The defense for Dr. Diaconescu argued that it was no longer her duty to monitor the patient after the procedure was completed. The defense for the hospital also contested the extent of pltf's injuries; its neuropsychology expert opined that she could not have suffered any permanent brain damage as a result of the head injury, and claimed any post-concussion symptoms would have cleared up within a few months of the occurrence. Pltf's counsel reported the last demand was \$1,000,000 and the last offer was \$75,000, while defense counsel for the hospital reported pltf's last demand was \$1,750,000 and the last offer was \$150,000.

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